

UNITED STATES DISTRICT COURT
EASRTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISON

EDWARD BELL

Plaintiff,

v.

JPMORGAN CHASE BANK
Defendant,

Case: 2:06-cv-15444
Assigned To: Roberts, Victoria A
Referral Judge: Scheer, Donald A
Assign. Date: 12/08/2006 @ 1:03 P.M.
Description: cmp BELL V
J P MORGAN CHASE BANK (TAM)

COMPLAINT

There is other pending or resolved civil action arising out
of the same transaction or occurrence as alleged in this complain

Plaintiff, Edward Bell alleges and states as follows:

JURISDICTION

1. This action brought on behalf of Edward Bell in Pro per by an allege foreclosure by advertisement by the Defendant.
2. This Court has jurisdiction over this action under 28 USC1333, 28 USC 1332 (a) (1).
3. The Plaintiff is a citizen of the State of Michigan.
4. The Defendant is a person within the meaning of 42 USC 2000e (a)
5. The Defendant is a citizen of the State of New York and The State of Texas in which the Defendant was served at both address.
6. The amount in controversy is \$406,000 the amount of the property which is \$125,000 times three plus \$25, 000 for damages to Plaintiff property.
7. Subject matter jurisdiction is based on an allege foreclosure by advertisement, Sheriff's Sale/Deed allegedly performed and recorded in the County of Wayne, in the State of Michigan on the property located at 5575 Haverhill St. Detroit, Mi 48224 .

STATEMENTS OF FACTS

8. On August 24, 2004 an allege Sheriff's Sale was held concerning my property base on an allege foreclosure by advertisement from a Mortgage I have no personal knowledge of see Exhibit A.

9. The Defendant was allegedly assigned the mortgage on August 3rd, 2005 see assignment of mortgage in Exhibit A.
10. The Defendant allegedly purchased the property from the allege Sheriff's Sale and is now holding an allege Sheriff's Deed registered at the Wayne County Register of Deed in the State of Michigan over my property see Exhibit A.
11. Allegely ORLANS ASSOCIATES P.C. was a third party debt collector/ law firm on behalf of the Defendant to allegedly foreclose by advertisement on Plaintiff property see Exhibit A.
12. The allege foreclosure by advertisement procedure done on behalf of the Defendant violates the Michigan Compile Laws.
13. The allege Sheriff's Sale/Deed is based on fraudulent act done by Defendant/ Defendant's representative base on an allege foreclosure by advertisement see Exhibit A attached.

WHY INSTRUMENTS IN THE EXHIBITS ARE VOID AND FRAUDULENT

14. The documents in Exhibit A violates the following MCL and is void/fraudulent based on the following MCL 566.101, 565.105 , 565.202, 565.371, 565.451a, 565.451c, 600.3204 , 600.3208, 600.3212 , 600.3256, 600.3264 , 750.30, 750.218(5)(a).

RELIEF SOUGHT

The Plaintiff seeks the relief sought of the monetary judgment of \$406,000 for damages, a declaratory judgment of void instruments, and for the instruments to be removed from the Register of Deeds and a writ for possession and entry of the property located at 5575 Haverhill St. Detroit, Mi 48224.

Notarial Acknowledgment
This instrument was subscribed
and sworn before 12-03-06 on
_____ the Plaintiff believe
the facts stated to be true to the
best of his belief and ability.

Edward Bell
Plaintiff

Yvonne Cross 12-08-06
Notary

YVONNE CROSS
Notary Public, Wayne County, MI
My Commission Expires Dec. 4, 2007

Exhibit

A

TX 11-9-10-00

ASSIGNMENT of MORTGAGE

Drafted by and when recorded
 return to: Susan Myers
 e-Title Company
 PO Box 5041
 Troy MI 48007-5041
 244.1526
 Houston, Texas 77254-0817
 Tel. (800) 795-5263

TO:

Pool: 0
 Loan Number: 2000040036

168_2507

STATE OF MICHIGAN

KNOW ALL MEN BY THESE PRESENTS:

COUNTY OF WAYNE

That MORTGAGE ELECTRONIC REGISTRATIONS SYSTEMS (MERS) (Assignor), acting herein by and through a duly authorized officer, the owner and holder of one certain promissory note executed by EDWARD BELL (Borrower(s)) secured by a Mortgage therewith executed by Borrower(s) for the benefit of the holder of the said note, which Mortgage was recorded on the lot(s), or parcel(s) of land described therein situated and recorded in the County of Wayne, State of Michigan:

Recording Ref: Book 41908, Page No. 898 on 12-29-2004

For and in consideration of the sum of Ten and No/100 dollars (\$10.00), and other good valuable and sufficient consideration paid, the receipt of which is hereby acknowledged, does hereby transfer and assign, set over and deliver unto JPMorgan Chase Bank formerly known as The Chase Manhattan Bank, successor by merger to Chase Bank of Texas, National Association, formerly known as Texas Commerce Bank, N.A., as Trustee and Custodian (Assignee), all beneficial interest in and to title to said Mortgage, together with the note and all other liens against said property securing the payment thereof, and all title held by the undersigned in and to said land.

LOT 1087, EAST DETROIT DEVELOPMENT COMPANY'S SUBDIVISION NO. 2, AS RECORDED IN LIBER 36, PAGE 20 OF PLATS, WAYNE COUNTY RECORDS. Ward 21 Item 070208

TO HAVE AND TO HOLD unto said Assignee said above described Mortgage and note, together with all and singular the liens, rights, equities, title and estate in said real estate therein described securing the payment thereof, or otherwise.

Executed this the 3rd day of August A.D. 2005.

MORTGAGE ELECTRONIC REGISTRATIONS SYSTEMS (MERS)

Witness:

Roman Trevino
 ROMAN TREVINO

By:

Sherry Doza
 SHERRY DOZA
 ASSISTANT VICE PRESIDENT

Witness:

Maude LeBlanc
 MAUDE LEBLANC

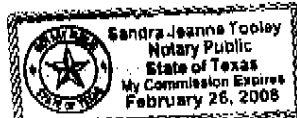
THE STATE OF TEXAS
 COUNTY OF HARRIS

* For First Franklin Mortgage Loan Trust 2005-FFI by Saxon Mortgage Services, Inc. as its attorney-in-fact

On this the 3rd day of August A.D. 2005, before me, a Notary Public, appeared SHERRY DOZA to me personally known, who being by me duly sworn, did say that (s)he is the ASSISTANT VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATIONS SYSTEMS (MERS), and that said instrument was signed on behalf of said corporation by authority of its Board of Directors, and said SHERRY DOZA acknowledged said instrument to be the free act and deed of said corporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year first above written.

Assignee's Address:
 1781 E. St. Andrew Place
 Santa Ana, CA 92705



Assignor's Address:
 1595 SPRING HILL ROAD
 SUITE 310
 VIENNA, VA 22182



MIN Number: 100194450001152959



MERS Phone: 1-888-679-6377

15

STATE OF
MICHIGAN
WAYNE COUNTY
SEPTEMBER 12, 2005
RECEIPT #100471



REAL ESTATE
TRANSFER TAX
\$ 78.20-CO
\$ 0.00-ST
STAMP #100538887

475.20 TRANSFER TAX COUNTY
RECEIPT #100471
RECORDED
BERNARD J. YOUNGBLOOD, REGISTER OF DEED
WAYNE COUNTY, MI

\$21.00 DEED
\$6.00 RENOVATIONMENTATION
\$25.00 HANDLING FEES

FILE DO NOT MAIL

SHERIFF'S DEED ON MORTGAGE FORECLOSURE

THIS INDENTURE made the 24th day of August, 2005 between Marshlin Brooks a deputy sheriff in and for Wayne County, Michigan, party of the first part, and JPMORGAN CHASE BANK FORMERLY KNOWN AS THE CHASE MANHATTAN BANK SUCCESSOR BY MERGER TO CHASE BANK OF TEXAS NATIONAL ASSOCIATION, FORMERLY KNOWN AS TEXAS COMMERCE BANK, N.A. AS TRUSTEE FOR FIRST FRANKLIN MORTGAGE LOAN TRUST 2005-FF1 By: Saxon Mortgage Services, Inc. As Its Attorney-In-Fact, 4708 Mercantile Drive North, Fort Worth, TX, 76137, party of the second part (hereinafter called the grantee).

Witnesseth, that whereas, Edward Bell, a single man whose address is 5575 Haverhill, Detroit, MI 48224, made a certain mortgage to Mortgage Electronic Registration Systems, Inc. (hereinafter called "Mortgagee"), which was duly recorded in the office of the Register of Deeds of Wayne County in Liber 41908, Page 898, Wayne County Records. Said mortgage is now held by JPMorgan Chase Bank formerly known as The Chase Manhattan Bank successor by merger to Chase Bank of Texas National Association, formerly known as Texas Commerce Bank, N.A. as Trustee for First Franklin Mortgage Loan Trust 2005-FF1 by: Saxon Mortgage Services, Inc. as its attorney-in-fact by assignment submitted to and recorded by the Wayne County Register of Deeds.

WHEREAS, said mortgage contained a power of sale which has become operative by reason of default in the terms and conditions of the mortgage; and

WHEREAS, no suit or proceeding at law or in equity has been instituted to recover the debt secured by the mortgage or any part thereof; and

WHEREAS, by virtue of the power of sale, and pursuant to the statutes of the State of Michigan in such case made and provided, a notice was duly published and a copy thereof was duly posted in a conspicuous place upon the premises described in the mortgage that the premises, or some part of them, would be sold on the 24th day of August, 2005, at the Jefferson Avenue entrance to the Coleman A. Young Municipal Center in Detroit, that being the place of holding the Circuit Court for Wayne County wherein the premises are located; and

WHEREAS, pursuant to said notice I did, at 1:00 p.m., local time, on the date stated above, expose for sale at public venue the said lands and tenements described below, and on such sale did strike off and sell the said lands and tenements to the grantee for the sum of Seventy-Two Thousand & 0/100 Dollars (\$72,000.00), that being the highest bid therefore and the grantee being the highest bidder; and

WHEREAS, said lands and tenements are situated in the City of Detroit, Wayne County, Michigan, and are more particularly described as:

Lot 1067, East Detroit Development Company's Subdivision No. 2, as recorded in Liber 36, Page 20 of Plats, Wayne County Records.

Tax# WARD 21 ITEM NO. 070208
More commonly known as 5575 Haverhill.

Now, this indenture Witnesseth, that I, the Deputy Sheriff aforesaid, by virtue of and pursuant to the statute in such case made and provided, and in consideration of the sum of money so paid as aforesaid, have granted, conveyed, bargained and sold, and by this deed do grant, convey, bargain, and sell unto the grantee, its successors and assigns, FOREVER, all the estate, right, title, and interest which the said Mortgagee(s) had in said land and tenements and every part thereof, on 30th day of September, 2004, that being the date of said mortgage, or any time thereafter, to have and to hold the said lands and tenements and every part thereof to the said grantee, its successors and assigns forever, to their sole and only use, benefit and behoove forever, as fully and absolutely as I, the Deputy Sheriff aforesaid, under the authority aforesaid, might, could, or ought to sell the same.

STATE OF MICHIGAN,
COUNTY OF WAYNE

This Sheriff's Deed on Mortgage Sale was acknowledged before me this 24th day of August, 2005, by
Marshlin Brooks, Deputy Sheriff for Wayne County, Michigan.

Notary Public, Yolanda Diaz
Notary Public, Wayne County Michigan
Wayne County, Michigan Commission Expires 08-20-2006
My commission expires:

County Revenue Required.
Exempt from State Real Estate Transfer Tax
pursuant to MCLA §207.526(u)

File Number: 244.1520 Loan Type: CONV

34D 31-6R 5P S E (u) MD

L1-43285 Pg-233 205368892 09/09/2005 Bernard J. Youngblood MCRDD

S.T. 25.00

\$-79.50

Li-43265

Pa-234

NON-MILITARY AFFIDAVIT

State of Michigan)
)ss.
 County of Oakland)

The undersigned, being first duly sworn, states that upon investigation he is informed and believes that none of the persons named in the notice attached to the sheriff's deed of mortgage foreclosure, nor any person upon whom they or any of them were dependent, were in the military service of the United States at the time of sale or for six months prior thereto; nor the present grantee(s).

The undersigned further states that this affidavit is made for the purpose of preserving a record and clearing title by virtue of the Soldiers' and Sailors' Relief Act of 1940, as amended.

Farah Can
 Farah Can

Subscribed and sworn to before me this
 22nd day of August, 2005

Ann M. Nuttle
 Ann M. Nuttle, Notary Public
 Macomb County Acting in Oakland County, Michigan
 My Commission Expires: 10/22/2007

File Name: Edward Bell

AFFIDAVIT OF AUCTIONEER and
 CERTIFICATE OF REDEMPTION PERIOD

State of Michigan
 County of Wayne

Marshall Brooks

being first duly sworn, deposes and says that he is a Deputy Sheriff of said Wayne County; that he/she acted as Auctioneer, and made the sale as described in the annexed Deed pursuant to the annexed printed notice; that said sale was opened at 1:00 p.m., local time, on the 24th day of August, 2005, Jefferson Avenue entrance to the Coleman A. Young Municipal Center in Detroit, that being the place of holding the Circuit Court for Wayne County, and said sale was kept open for the space of one hour; that the highest bid for the lands and tenements therein described was Seventy-Two Thousand & 0/100 Dollars (72,000.00) made by JPMorgan Chase Bank formerly known as The Chase Manhattan Bank successor by merger to Chase Bank of Texas National Association, formerly known as Texas Commerce Bank, N.A. as Trustee for First Franklin Mortgage Loan Trust 2005-FF1 by Saxon Mortgage Services, Inc. as its attorney-in-fact, that said sale was in all respects open and fair; and that he/she did strike off and sell said lands and tenements to said bidders, which purchased the said lands and tenements fairly, and in good faith, as deponent verily believes.

I DO HEREBY CERTIFY that the within Sheriff's Deed will become operative at the expiration of the redemption period, February 24, 2006, unless said date falls on a weekend, at which point the redeeming party or anyone claiming under him, will have until 5:00pm the following Monday to perfect their redemption; OR the property is determined abandoned pursuant to MCLA 600.3241a, in which case the redemption period will be 30 days from the date of sale, OR should the Sheriff's Deed not be recorded within 20 days from the date of the foreclosure sale, in which case the redemption period will be 6 months from the date of recording. The foreclosing mortgagee can proceed with the sale in the event a 3rd party buys the property and there is a null and void resolution with the borrower.

Marshall Brooks
 Deputy Sheriff
 Wayne County, Michigan

Subscribed and sworn to before me this Twenty-Fourth day of August, 2005.

YOLANDA DIAZ
 Notary Public, Wayne County Michigan
 Wayne County, Michigan
 My commission expires 08-20-2008

DRAFTED BY and when recorded return to:
 Susan C. Myers
 ORLAND ASSOCIATES PC
 P.O. Box 5041
 Troy, MI 48007-5041
 (248) 457-1000

File No: 244.1520

05-1062
 ORIGINAL
 05 AUG 24 PM 10:40
 WAYNE COUNTY SHERIFF'S OFFICE

ORLANDS Edward Bell

EVIDENCE OF SALE

THIS FIRM IS A DEBT COLLECTOR
ATTEMPTING TO COLLECT A DEBT.
ANY INFORMATION OBTAINED WILL
BE USED FOR THAT PURPOSE. PLEASE CONTACT OUR
OFFICE AT THE NUMBER BELOW IF YOU ARE IN ACTIVE
MILITARY DUTY

MORTGAGE SALE

Default has been made in the conditions of a mortgage made by
Edward Bell, a single man, to Mortgage Electronic Registration
Systems, Inc., mortgagee, dated September 30, 2004 and
recorded December 29, 2004 in Liber 41908, Page 898, Wayne
County Records. Said mortgage is now held by JPMorgan
Chase Bank formerly known as The Chase Manhattan Bank
successor by merger to Chase Bank of Texas National
Association, formerly known as Texas Commerce Bank, N.A.,
as Trustee for First Franklin Mortgage Loan Trust(2005-FF1 by:
Saxon Mortgage Services, Inc. as its attorney-in-fact by
assignment submitted (transmitted) and recorded by the Wayne County
Register of Deeds. There is claimed to be due on such
mortgage the sum of Ninety-Two Thousand Five Hundred
Sixty-Three and 77/100 Dollars (\$92,563.77) including interest
at the rate of 7.80% per annum.

Under the power of sale contained in the mortgage and the
statutes of the State of Michigan, notice is hereby given that the
mortgage will be foreclosed by a sale of the mortgaged
premises, or some part of them, at public venue at the Jefferson
Avenue entrance to the Coleman A. Young Municipal Center in
Detroit in Wayne County, Michigan at 1:00 p.m. on August 24,
2005.

The premises are located in the City of Detroit, Wayne County,
Michigan, and are described as:
Lot 1067, East Detroit Development Company's Subdivision No.
2, as recorded in Liber 36, Page 20 of Plans, Wayne County
Records.

The redemption period shall be 6 months from the date of such
sale, unless the property is determined abandoned in
accordance with MCL 600.3241a, in which case the
redemption period shall be 30 days from the date of the sale.

TO ALL PURCHASERS: The foreclosing mortgagee can
rescind the sale in the event a 3rd party buys the property and
there is a simultaneous resolution with the borrower. In that
event, your damages, if any, are limited solely to the return of
the bid amount tendered at sale.

Dated: July 28, 2005

ORLANDS ASSOCIATES PC

Attorneys for JPMorgan Chase Bank formerly known as The
Chase Manhattan Bank successor by merger to Chase Bank of
Texas National Association, formerly known as Texas
Commerce Bank, N.A. as Trustee for First Franklin Mortgage
Loan Trust(2005-FF1 by: Saxon Mortgage Services, Inc. as its
attorney-in-fact, As Assignee

P.O. Box 5041
Troy, MI 48067-5041
(248) 457-1000
File No. 244.1520
(7-28)(8-23)

(Affidavit of Publisher)

STATE OF MICHIGAN
COUNTY OF WAYNE

Resa T. Rodgers being duly sworn, deposes and says the annexed printed
copy of a notice was taken from: Detroit Legal News, a newspaper printed and
circulated in said State and County, and that said notice was published in
said newspaper on: July 28, August 2, August 9, August 16, August 23 A.D.,
2005, that she is the agent of the printers of said newspaper, and knows well
the facts stated herein.

Resa T. Rodgers
Resa T. Rodgers

Subscribed and sworn before me this 23rd day of August, A.D. 2005

Dawn M. Keith
Dawn M. Keith Notary Public Oakland County, Michigan
My commission expires December 18, 2007
Acting in Wayne County, Michigan

(Affidavit of Posting)

STATE OF MICHIGAN

COUNTY OF WAYNE

Terry Herbert, being duly
sworn, deposes and says that on the 27th day of July
A.D. 2005, he posted a notice, a true copy of which is annexed hereto, in a
conspicuous place upon the premises described in said notice by attaching the
same in a secure manner to
the door frame

CIRCLE IF

Multi Unit ☐ Mobile/Manufactured Home ☐ Vacant ☐ No Dwelling ☐

Terry Herbert

Subscribed and sworn to before me this 28th day of
July A.D. 2005

Kevin Morris
Notary Public Wayne County, Michigan
My Commission expires:
Acting in Wayne County Michigan

KEVIN MORRIS
Notary Public, Oakland County, MI
Acting in Wayne County, MI
My Commission Expires May 1, 2010

CI-43265

Pa-236

AFFIDAVIT DECLARING REDEMPTION DESIGNEE

STATE OF MICHIGAN)
COUNTY OF OAKLAND)

ss)

Susan C. Myers, being first duly sworn, deposes and says:

1. That she is the duly authorized attorney for JPMORGAN CHASE BANK FORMERLY KNOWN AS THE CHASE MANHATTAN BANK SUCCESSOR BY MERGER TO CHASE BANK OF TEXAS NATIONAL ASSOCIATION, FORMERLY KNOWN AS TEXAS COMMERCE BANK, N.A. AS TRUSTEE FOR FIRST FRANKLIN MORTGAGE LOAN TRUST 2005-FF1 BY: SAXON MORTGAGE SERVICES, INC. AS ITS ATTORNEY-IN-FACT and is familiar with the facts set forth herein.

2. This affidavit is being filed to declare the redemption amount in relation to the property located in the City of Detroit, County of Wayne further described as:

Lot 1067, East Detroit Development Company's Subdivision No. 2, as recorded in Liber 36, Page 20 of Plans, Wayne County Records.

Commonly Known as: 5575 Haverhill Tax ID #: WARD 21 ITEM NO. 070208

3. On or about September 30, 2004 a mortgage was executed between Edward Bell, a single man and Mortgage Electronic Registration Systems, Inc. for \$88,000 on September 30, 2004, recorded December 29, 2004 in Liber 41908, Page 298, Wayne County Records.

4. Said mortgage is currently held by JPMORGAN CHASE BANK FORMERLY KNOWN AS THE CHASE MANHATTAN BANK SUCCESSOR BY MERGER TO CHASE BANK OF TEXAS NATIONAL ASSOCIATION, FORMERLY KNOWN AS TEXAS COMMERCE BANK, N.A. AS TRUSTEE FOR FIRST FRANKLIN MORTGAGE LOAN TRUST 2005-FF1 BY: SAXON MORTGAGE SERVICES, INC. AS ITS ATTORNEY-IN-FACT.

5. Said mortgage is scheduled for foreclosure on August 24, 2005 for, \$72,000.

6. Redemption must include \$72,000, plus interest at the rate of 7.8% from August 24, 2005; at a per diem amount of \$15.39; plus additional expenses for Taxes; Redemption of Senior Liens; Condominium Assessments; Homeowners' Assessments; Community Association Assessments; or Premiums for Insurance Policies and Redemption Servicing Fee. An authorized computation of the above can be received only from the designee listed below.

7. The Redemption Servicing Fee, as allowed by Michigan Statute is \$200.00, plus recording costs. The servicing fee is payable to Orleans Associates, P.C. and will be added to the redemption amount.

TO ORDER A REDEMPTION COMPUTATION CALL:
ORLANS ASSOCIATES, P.C., REDEMPTION DEPARTMENT
P.O. Box 5041
Troy, MI 48067-5401
248-457-1000 x 291

ORLANS
P.O. Box 5041
Troy, MI 48067
(248) 457-1000
(248) 457-1001
fax

8. JPMORGAN CHASE BANK FORMERLY KNOWN AS THE CHASE MANHATTAN BANK SUCCESSOR BY MERGER TO CHASE BANK OF TEXAS NATIONAL ASSOCIATION, FORMERLY KNOWN AS TEXAS COMMERCE BANK, N.A. AS TRUSTEE FOR FIRST FRANKLIN MORTGAGE LOAN TRUST 2005-FF1 BY: SAXON MORTGAGE SERVICES, INC. AS ITS ATTORNEY-IN-FACT hereby appoints Orleans Associates, P.C. as its designee and pursuant to MCLA 600.3240 declares that a computation of the amount to redeem done by any other than Orleans Associates, P.C. is subject to the designee's audit of said computation and such redemption funds are subject to rejection.

9. A written, official computation of the redemption amount will be prepared by Orleans Associates, P.C., within a reasonable period of time for any and all who request such a computation.

10. Any redemption made without a written, current, computation provided by Orleans Associates, P.C. will be subject to audit and potential subsequent rejection of said funds.

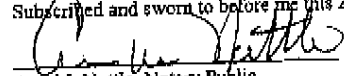
11. Attention: REGISTER OF DEEDS; DO NOT accept redemption funds without a written, current redemption computation from Orlans Associates, P.C. Acceptance of funds without an Orlans Associates, P.C. computation will subject that redemption to an audit and potential subsequent rejection of the redemption funds.

Further affiant sayeth not.



Susan C. Myers

Attorney for JPMORGAN CHASE BANK FORMERLY KNOWN AS THE CHASE MANHATTAN BANK
SUCCESSOR BY MERGER TO CHASE BANK OF TEXAS NATIONAL ASSOCIATION, FORMERLY KNOWN
AS TEXAS COMMERCE BANK, N.A. AS TRUSTEE FOR FIRST FRANKLIN MORTGAGE LOAN TRUST
2005 FF1 BY: SAXON MORTGAGE SERVICES, INC. AS ITS ATTORNEY-IN-FACT
Subscribed and sworn to before me this 22nd day of August, 2005.



Ann M. Nuttle, Notary Public
Macomb County Acting in Oakland County, Michigan
My Commission Expires: 10/22/2007

Date Dated: 08/22/05
File Number: 244.1520

Drafted By & when recorded return to:
Susan C. Myers
ORLANS ASSOCIATES PC
P.O. Box 5041
Troy, Michigan 48007
(248) 457-1000

ORLANS
P.O. Box 5041
Troy, MI 48007
(248) 457-1000
(248) 457-1000 fax

(Rev. 11/04)

CIVIL COVER SHEET County in which this action arose Wayne

JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON THE REVERSE OF THE FORM.)

I. (a) PLAINTIFFS Edward Bell
 (b) County of Residence of First Listed Plaintiff Oakland
 (EXCEPT IN U.S. PLAINTIFF CASES) 26125
 (c) Attorney's (Firm Name, Address, and Telephone Number) Pro Per
24121 Tishacn
Oak Park

DEFENDANTS J P Morgan Chase Bank
 County of Residence of First Listed Defendant Wayne
 (IN U.S. PLAINTIFF CASES ONLY)
 NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE LAND INVOLVED.
 Attorneys (If Known)

II. BASIS OF JURISDICTION (Place an "X" in One Box Only)

- ☐ 1 U.S. Government Plaintiff
☐ 2 U.S. Government Defendant
☐ 3 Federal Question (U.S. Government Not a Party)
☒ 4 Diversity (Indicate Citizenship of Parties in Item III)

III. CITIZENSHIP OF PRINCIPAL PARTIES (Place an "X" in One Box for Plaintiff and One Box for Defendant)

- Citizen of This State ☒ 1 PTF ☐ 1 DEF
 Citizen of Another State ☐ 2 PTF ☒ 2 DEF
 Citizen or Subject of a Foreign Country ☐ 3 PTF ☐ 3 DEF
 Incorporated or Principal Place of Business In This State ☐ 4 PTF ☐ 4 DEF
 Incorporated and Principal Place of Business In Another State ☐ 5 PTF ☐ 5 DEF
 Foreign Nation ☐ 6 PTF ☐ 6 DEF

IV. NATURE OF SUIT (Place an "X" in One Box Only)

- ☒ CONTRACT
☐ 110 Insurance
☐ 120 Marine
☐ 130 Miller Act
☐ 140 Negotiable Instrument
☐ 150 Recovery of Overpayment & Enforcement of Judgment
☐ 151 Medicare Act
☐ 152 Recovery of Defaulted Student Loans (Excl. Veterans)
☐ 153 Recovery of Overpayment of Veteran's Benefits
☐ 160 Stockholders' Suits
☐ 190 Other Contract
☐ 195 Contract Product Liability
☐ 196 Franchise
☒ PERSONAL INJURY
☐ 310 Airplane
☐ 315 Airplane Product Liability
☐ 320 Assault, Libel & Slander
☐ 330 Federal Employers' Liability
☐ 340 Marine
☐ 345 Marine Product Liability
☐ 350 Motor Vehicle
☐ 355 Motor Vehicle Product Liability
☐ 360 Other Personal Injury
☐ PERSONAL INJURY
☐ 362 Personal Injury - Med. Malpractice
☐ 365 Personal Injury - Product Liability
☐ 368 Asbestos Personal Injury Product Liability
☒ PERSONAL PROPERTY
☐ 370 Other Fraud
☐ 371 Truth in Lending
☐ 380 Other Personal Property Damage
☐ 385 Property Damage Product Liability
☐ 610 Agri
☐ 620 Othr
☐ 625 Drug of Pro
☐ 630 Liqu
☐ 640 R.R.
☐ 650 Airth
☐ 660 Ocea Safety
☐ 690 Other
☐ 710 Fair Labor Standards Act
☐ 720 Labor/Mgmt. Relations
☐ 730 Labor/Mgmt. Reporting & Disclosure Act
☐ 740 Railway Labor Act
☐ 790 Other Labor Litigation
☐ 791 Empl. Ret. Inc. Security Act
☐ 810 Selective Service
☐ 850 Securities/Commodities/Exchange
☐ 875 Customer Challenge 12 USC 3410
☐ 890 Other Statutory Actions
☐ 891 Agricultural Acts
☐ 892 Economic Stabilization Act
☐ 893 Environmental Matters
☐ 894 Energy Allocation Act
☐ 895 Freedom of Information Act
☐ 900 Appeal of Fee Determination Under Equal Access to Justice
☐ 950 Constitutionality of State Statutes
☐ 861 HIA (1395ff)
☐ 862 Black Lung (923)
☐ 863 DIWC/DIWW (405(g))
☐ 864 SSID Tide XVI
☐ 865 RSI (405(g))
☐ 870 Taxes (U.S. Plaintiff or Defendant)
☐ 871 IRS--Third Party 26 USC 7609

Case: 2:06-cv-15444
 Assigned To: Roberts, Victoria A
 Referral Judge: Scheer, Donald A
 Assign. Date: 12/08/2006 @ 1:03 P.M.
 Description: cmp BELL V
 J P MORGAN CHASE BANK (TAM)

V. ORIGIN

- (Place an "X" in One Box Only)
☒ 1 Original Proceeding
☐ 2 Removed from State Court
☐ 3 Remanded from Appellate Court
☐ 4 Reinstated or Reopened
☐ 5 Transferred from another district (specify)
☐ 6 Multidistrict Litigation
☐ 7 Appeal to District Judge from Magistrate Judgment

VI. CAUSE OF ACTION

Cite the U.S. Civil Statute under which you are filing (Do not cite jurisdictional statutes unless diversity):

Brief description of cause:

suing for fraudulent foreclosure on property

VII. REQUESTED IN COMPLAINT:

☐ CHECK IF THIS IS A CLASS ACTION UNDER F.R.C.P. 23
 DEMANDS \$ 400,000

 CHECK YES only if demanded in complaint:
 JURY DEMAND: ☐ Yes ☒ No

VIII. RELATED CASE(S) IF ANY

(See instructions):

JUDGE

Sheer

DOCKET NUMBER

06-11550

DATE

SIGNATURE OF ATTORNEY OF RECORD

Edward Bell

FOR OFFICE USE ONLY

RECEIPT #

AMOUNT

APPLYING IFP

JUDGE

MAG. JUDGE

PURSUANT TO LOCAL RULE 83.11

1. Is this a case that has been previously dismissed?

☒ Yes
☐ No

If yes, give the following information:

Court: United States District Court Eastern District

Case No.: 06-11550

Judge: Sheer

2. Other than stated above, are there any pending or previously discontinued or dismissed companion cases in this or any other court, including state court? (Companion cases are matters in which it appears substantially similar evidence will be offered or the same or related parties are present and the cases arise out of the same transaction or occurrence.)

☒ Yes
☐ No

If yes, give the following information:

Court: 3rd Circuit Court

Case No.: 06-628896, 06-628899, 06-628900

Judge: Edwards, McCallahan

Notes: I dismiss the cases ^{in state court} without prejudice because of diversity

06-11550 was dismiss for lack of jurisdiction